

AMERICAN INVESTORS BANK&MORT

	CPP Disbursement Date 08/14/2009	Cert 57695	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$76	\$72	-5.6%		
Loans	\$45	\$40	-10.7%		
Construction & development	\$0	\$0	-48.2%		
Closed-end 1-4 family residential	\$30	\$27	-9.7%		
Home equity	\$14	\$12	-12.3%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	17.3%		
Commercial & Industrial	\$0	\$0	40.7%		
Commercial real estate	\$1	\$0	-26.4%		
Unused commitments	\$9	\$9	2.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$29	\$21	-29.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$0	\$0	-71.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$71	\$66	-7.1%		
Deposits	\$44	\$47	7.6%		
Total other borrowings	\$27	\$18	-31.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$5	\$6	14.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	7.5%	--		
Tier 1 risk based capital ratio	10.6%	12.7%	--		
Total risk based capital ratio	11.8%	14.0%	--		
Return on equity ¹	-26.1%	47.7%	--		
Return on assets ¹	-1.8%	3.9%	--		
Net interest margin ¹	4.2%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	99.9%	92.8%	--		
Loss provision to net charge-offs (qtr)	209.6%	110.0%	--		
Net charge-offs to average loans and leases ¹	2.8%	3.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	30.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.2%	3.8%	1.1%	1.3%	--
Home equity	0.2%	0.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.8%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.7%	2.8%	0.7%	0.9%	